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No. 8

Because—  
Its entire capital and surplus are devoted solely to the guarantee of its outstanding mortgages. No other business makes demand upon its resources.

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## LAWYERS MORTGAGE CO.

RICHARD M. HURD, President.  
Capital and Surplus \$9,000,000  
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## Personality

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The personality of the Fulton Trust Company as an organization helps to make its contact with its clients agreeable and efficient.

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Member Federal Reserve System  
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**SALE TO-DAY**  
and continuing daily all this week (excepting Thanksgiving Day) each afternoon at 2:30 P. M.

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The Premier Antiquaire of Spain  
Together with  
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ever thrilled you more, no love-story ever delighted you more, no book of verses ever gave you more exquisite pleasure, we think, than you will get from

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Everywhere DeLuxe Edition \$5.  
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Critics unite in praise of  
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**ERASE THOSE SKIN ERUPTIONS WITH POSLAM**

Pleasant surprise at finding your skin trouble so much better in the morning—after you have used Poslam the night before—proves to you that in this splendid remedy you have an urgent, powerful, valuable means to skin betterment. Poslam relieves skin irritation, makes your tortured body happy and does all this with the utmost ease and astonishing rapidity. Let it begin right now—to-day—to help your skin become what it should be—clear and free from eruptions.

Sold everywhere. For free sample write to: Emergency Laboratories, 245 West 47th St., New York City.  
Poslam Soap, medicated with Poslam, brightens, beautifies complexion.—Ade.

**Rely on Cuticura To Clear Away Skin Troubles**  
Keep the skin clear. Discontinue to scratch. Cuticura to power. 100¢. Sample of Cuticura, Dept. X, Malden, Mass.

## HEEDS TOLSTOI IN REFUSAL OF MILLION LEGACY

Garland Studies Russian's Works and Lays Unrest to Private Property.

BELIEVES IN TOILING

Brother, College Student, Undecided About Accepting Bequest.

ONE IS ENJOYING WEALTH

Harvard University Will Get Money if Heirs Fail to Survive.

Special Despatch to THE NEW YORK HERALD, Boston, Nov. 23.—The doctrines of Leo Tolstoy as revealed in the writings of the famed Russian philosopher and author, influenced Charles Garland, son of Marie Tudor Garland Green and heir to a \$1,000,000 share of the James A. Garland fortune, to renounce the fortune.

Tolstoy's influence may have a like effect upon Hamilton Garland, brother of Charles, now a Harvard sophomore and candidate for the Harvard varsity crew.

"Ham" Garland, sitting to-day in his room on the third floor of the fashionable and exclusive Danster Hall, one of the Harvard "Gold Coast" dormitories, stated that long devotion to the writings of the Russian novelist by his brother had influenced Charles to take his present stand as an apostle of toil in preference to a life of inherited luxury and loafing.

The 20-year-old student's statement followed the announcement of the older brother, Charles, now living with his wife on a farm at Buzzards Bay, that "private property" is the cause of present day unrest and that for that and reasons of a similar nature, such as were advanced by Count Tolstoy, he will refuse to accept his \$1,000,000 inheritance in the famous Garland estate.

James A. Garland, 2d, the oldest of the trio of children of Mrs. Garland-Green, who also has a farm residence at Buzzards Bay, already has accepted his own share in the Garland fortune and never has stated that he is inclined to sacrifice his wealth for ideals such as his brother espouse.

"Ham" Garland said to-day: "The newspaper stories have made me feel that I haven't said that I shall give up my inheritance. I'm not yet 21, and so can't act one way or the other for the present."

"But I may decide to do as Charles has done. He has been influenced to his action, not so much by the teachings of Christ, perhaps, as through a study of Count Tolstoy."

"I don't wish to be misunderstood. I haven't reached any decision as to what I shall do in this matter. But you must not think that I have no interest in it. I have, in fact, given it a great deal of

## U. S. Unidentified Dead Will Remain in France

WASHINGTON, Nov. 23.—The War Department "is not free to consider" suggestions that the bodies of all unidentified American dead be brought from France and buried in Central Park, New York, Secretary Baker said to-day, replying to a suggestion by a representative of Rodman Wanamaker, Deputy Police Commissioner of New York.

"I think the War Department is bound to continue its policy of leaving our unidentified dead in France," said Mr. Baker. "However, I am still considering a suggestion that one unidentified soldier's body be brought home and buried in Victory Hall, New York, and I will give my answer on that proposition within a few days."

thought, and I am still considering it deeply. "I am studying and reading and getting my experiences with life with a view to arriving at personal convictions with reference to my own share of the estate which I inherit."

The million dollar fortune Charles Garland refused will be held in trust for his daughter, now one month old, and any other children that may be born to him. This was made known to-day by an official of the estate. In the event of no children surviving Charles Garland his share will be divided to his brothers.

The fortune held in trust under the terms of the will is to remain in the Garland family so long as there are direct descendants. In the event of the family failing to perpetuate itself the estate will pass in its entirety to Harvard University.

## G. O. P. COMMITTEE ASKS \$1,530,000 FOR DEFICIT

Small Contributions Sought to Meet Campaign Bills.

The Republican National Committee has sent out an appeal for contributions to make up the deficit of approximately \$1,530,000 which remains after campaign contributions and expenditures have been checked up. Will H. Hays, chairman of the committee, has announced that an attempt will be made to make up the deficit by the small gift method, with a limit of \$1,000 on each contribution, rather than to call upon a few persons for substantial amounts.

"The plan of limiting campaign contributions to \$1,000," reads the appeal, "adopted by your national organization, has left your party unmortgaged. It has been a most advanced step in placing the business of politics on the highest plane, and has brought an interest on the part of thousands who never before have been concerned with politics."

"Your Presidential campaign this year cost no more than that of 1916, when a dollar went nearly twice as far as it does to-day."

"Let us now have help from every American who is grateful for the victory and all that it means to the country. It might well be in the nature of a thanksgiving offering for the return to a certain safe, sane, constitutional progressive government."

Checks should be made payable to Fred W. Upham, treasurer, or James C. Blaine, Jr., Eastern treasurer, and sent to the office of the Republican National Committee, 19 West Forty-fourth street.

## A Satisfied Customer

We received a letter the other day from a man well up in the Railroad Administration. In speaking of Guaranteed Mortgages he says:

"I am one of your very well satisfied investors. I have had now seventeen years experience with your company and with these mortgages and there has never been a ripple in the transaction."

"I am very strong indeed for your company and I am doing all I can among my men to bring this to their attention, as I consider it one of the safest investments today that is known."

"To go a little further, if I had known your company twenty-five or thirty years ago, I probably would be in a better financial condition than I am today."

The Certificates and Mortgages guaranteed by the **Fulton Mortgage Guarantee Company** are for sale at all of our offices.

**TITLE GUARANTEE & TRUST CO.**  
Capital \$6,000,000  
Surplus \$11,000,000  
175 Broadway, 1st W. 12th St. 370 E. 14th St.  
175 Nassau Street, Brooklyn  
30 Putnam St., Jamaica 87 Jackson Av., L.I.C.  
90 Bay Street, St. George, Staten Island

## HONOR OF DIRECTING INAUGURAL SOUGHT

Chairmanship of Committee Develops District of Columbia Rivalry.

Intense rivalry has sprung up over the chairmanship of the committee which is to have charge of arrangements for the inauguration of President-elect Warren G. Harding.

As usual, this is to be the first real contention for honors to follow the national election. The fight for this honor, which is highly prized in a social, political and business way, promises this year to be as spirited as in past years.

As many as a dozen persons have been spoken of for the position, but the leading two are William T. Gallinger, president of the American National Bank, and Milan Ayres, first vice-president of the Riggs National Bank.

Edward F. Colquhoun, National Committeeman for the District of Columbia, has put the weight of his political organization behind his candidacy of Mr. Gallinger, who in addition to being prominent among business men in Washington is chairman of the Republican Central Committee of and for the District of Columbia.

For many years he has been active in political work there, and in the recent campaign raised its quota of \$50,000 for the general fund as chairman of the District Ways and Means Committee.

On January 1, it is understood, Mr. Ayres is to be promoted to the presidency of the Riggs National Bank, succeeding Charles Carroll Glover, who becomes chairman of the board. It is Mr. Glover who is leading the movement for Mr. Ayres. Some years ago the Riggs Bank had a controversy with the Treasury Department, when William G. McAdoo was Secretary. Friends of Mr. Ayres have expressed the opinion that his selection as chairman of the Harding Inaugural committee would be a slap at the Wilson administration.

## HENRY HALTS TWO BIG INDICTMENTS

Former Police Inspector Refuses to Give Vital Information to Grand Jury.

The Alms Hall Extraordinary Grand Jury was sailing swiftly yesterday to deliver at least two important indictments when it struck a dead end. The calm was created by former Police Inspector Dominick Henry, who refused to answer questions and thereby furnish the jury with certain vital information on which at least one of the threatened indictments was to have been based.

As a result of Henry's taciturnity he was taken before Justice Weeks in the Supreme Court, presumably that the court might induce him to loosen his tongue. But what actually happened in court must remain a conjecture, because Justice Weeks at once cleared the room of all except Henry, the Grand Jury and members of the District Attorney's staff. The reporters raised objections and went so far as to ask to be heard in protest.

"The court will hear nothing," snapped Justice Weeks. Henry, in the day Henry, who is at liberty on appeal from his sentence to prison for perjury, took the witness stand before the Grand Jury and, according to responsible authority, was asked numerous questions similar to those put to him when he appeared as a witness before. He is said to have informed the jury that it was his counsel's advice that he remain silent. Later he is reported to have said that inasmuch as he was asked the same questions before and had failed to impress his hearers with the truthfulness of his replies, he found it difficult to repeat those answers now.

Considerable excitement and speculation attended the advance rumors of the impending indictments. Two city officials in high places were named as the subjects of the indictments.

## MILLER HERE FRAMING GUBERNATORIAL PLANS

Confers With Chief Koenig and Other Party Leaders.

United States Senator James W. Wadsworth, Jr., who by virtue of his position as senior Senator from this State will be chief arbiter of Federal patronage that comes to New York, held the first of a series of conferences here yesterday at the offices of the Republican State Committee.

At the same time Nathan L. Miller, Governor-elect, was continuing the framing of his political programme in the Hotel St. Regis. He returns to Syracuse for Thanksgiving, but will be here most of next week.

Samuel S. Koenig, New York county leader, raised with Miller the question of the political advisability of returning fully to the convention system for the nomination of candidates. He found the Governor-elect firmly of opinion that the present system of direct primaries had been a dismal failure and should be done away with as soon as possible.

Among others who talked with Mr. Miller were William Hayward, T. Douglas Robinson, who is returning to the State Senate this year; William L. Ward, Westchester leader, and State Chairman George A. Glynn.

## AQUITANIA CARRIES NOTABLES ABROAD

Liner Sails With Unusually Large November List of Passengers.

The Cunard Aquitania sailed yesterday for Cherbourg and Southampton with the remarkable late November list of 316 saloon passengers, including more notable folk than she generally carries in the full flush of the season. Senator Medill McCormick of Illinois, taking his first vacation in three years, said he would return in January to take part in the short session of Congress after visiting Paris, Rome, Berlin, Prague and Warsaw.

The Right Rev. Herbert Bury, Episcopal Bishop of Northern and Central Europe, who has been here eight months promoting Anglo-American unity, is returning home; Peter Cooper Hewitt, recuperating after an operation for appendicitis, will join his wife in Paris; S. R. Guggenheim is with his daughter, Barbara, on the way to attend the marriage of another daughter, Eleanor, to Viscount Stuart; Mrs. Whitelaw Reid will join her daughter in London.

Harold S. Vanderbilt is making the round trip by the swift liner, after taking part in Paris in the settlement of the affairs of his father, the late William K. Vanderbilt; Mrs. O. H. P. Belmont will spend some time in Paris and London; Miss Doris Stevens, militant member of the National Woman's Suffrage party, will spend a month in London with Mrs. Belmont and see the leading feminists of Europe. Before Roscoe Arbuckle, screen comedian, will spend six weeks in France, England and Scandinavia, showing himself personally to European admirers; L. Stanley Smith of the New York and London stock exchanges, accompanied by H. L. F. Blake, director of the Quebec and Chibougamou Railway, furthest north electrically equipped line in the world; James H. Logan, ex-honorary and Mrs. Regan; John H. Patterson, president of the National Cash Register Company; W. H. Ingersoll, Mr. and Mrs. Granville Barker, P. S. Stonstrup, Mr. and Mrs. Francis Murphy, John H. Lugerwood, Rheta Childe Dorr, Sir Harry McGowan and Lady McGowan, Miss Willard, daughter of the American Ambassador to Spain; Charles Glover, president of the Riggs National Bank of Washington; John Ridgley Carter, Willard Hard and J. Howard Pew.

**CURTAIN PRISON SERVICES.**

No More Religious Meetings Outside Sing Sing Proper.

As a means of preventing escapes Major Lewis E. Lawes, warden of Sing Sing prison, issued an order yesterday forbidding the holding of religious services outside the prison proper. It had been the practice of lay preachers and Salvation Army leaders to hold services for the prisoners in a room adjoining the "key room." In order to reach this room the prisoners had to pass through the "key room," in which the prison arsenal is located.

The keys for the prison steel gates also are kept in this room. It was in this chamber that Marcus Bassett and George Silvers, the convicts, felled three guards and obtained keys which enabled them to escape.

PARIS **Cartier** LONDON  
**GIFTS OF DISTINCTION**  
Fifth Ave at 52nd St. New York

**DOBBS**  
Dobbs & Co. New York's leading **HATTERS** are featuring Dobbscoats tailored in exclusive models from **Worumbo Shetland**, an ideal fabric for cold weather wear ~  
For the more moderate days Dobbscoats of **Worumbo Camels Hair Chukha Cloth** are desirable  
620 Fifth Avenue ~ 244 Fifth Avenue

**THE SHETLAND**  
Exclusive Representatives in Many of the Principal Cities

An advertisement in the Lost and Found columns of THE NEW YORK HERALD offers a real possibility of recovering your lost property.

**KNOX CLOTHES For Men**  
REDUCED  
**25 PER CENT**

\$60.00 Suits and Overcoats at	\$45.00
\$70.00 Suits and Overcoats at	52.50
\$80.00 Suits and Overcoats at	60.00
\$90.00 Suits and Overcoats at	67.50
\$100.00 Suits and Overcoats at	75.00
\$110.00 Suits and Overcoats at	82.50
\$120.00 Suits and Overcoats at	90.00
\$125.00 Suits and Overcoats at	93.75

In the reducing of prices every garment of men's wear has been included. Full dress, dinner coats, cutaway coats and vest, separate trousers and sport suits at similar reductions.

**KNOX NECKWEAR, GLOVES, CANES AND UMBRELLAS**  
REDUCED  
**25 PER CENT**  
**KNOX HAT COMPANY**  
Incorporated

452 FIFTH AVENUE AT 40TH STREET  
161 BROADWAY SINGER BUILDING

**The Man's Shop**  
A Floor of Complete Masculinity

There are the Twentieth Century Limited, the Pennsylvania Special and the Express Elevators to The Man's Shop at Lord & Taylor

**The Home-Coming Season**

BACK to New York for the Thanksgiving holidays—the home-coming throngs surround us!

Incoming steamers are crowded—the hotels are filled—the city already throbs with the prelude to Christmas.

It will be the first introduction many have had to The Man's Shop, atop the Lord & Taylor store—and its complete readiness with all that relates to man's dress.

The winter suit of imported materials, a genuine rival of its conservative custom-made brother—at a price re-adjusted to meet the lowering market.

Fur-lined coats, motor robes, the correct cutaway and dinner coat, are among the items in readiness.

You will hear more of the exclusive Asheville overcoat, made of the society-christened Biltmore homespun—a middle-weight coat always necessary.

Have you ever seen a really complete man's shop—with shoes and shirts and hats and ulsters—evening clothes one could use in London—scarfs of the finest French and English silks—all selected from the world's best?

Pajamas and dressing robes—underwear and hosiery—the assortments are encyclopedic!

The Man's Shop and its Express Elevators are rapidly becoming an institution.

**Lord & Taylor**

38th Street  
The Man's Shop  
Tenth Floor

FIFTH AVENUE  
New York Home of the Biltmore Homespun Overcoats

39th Street  
Express Elevators  
Without Stop